

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

)	Case No.	<u>B-16-</u>	<u>C13G</u>
	Sharon LaNeise Wilson)	Chapter	<u>13</u>	
	517 Abington Drive)			
	Greensboro, NC 27401-4488)			
)			
)			
)			
)			
SS#	<u>xxx-xx-3680</u>)			
)			
)			
	Debtor)			

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor filed for relief under Chapter 13 of the United States Bankruptcy Code on June 9, 2016.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Bankruptcy Court in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$250.00** per month for a period of **at least 36** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

The attorney for the Debtor will be paid the base fee of **\$3,700.00**. The Attorney has received \$ **0.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.

The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

a. None

b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.

d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
-NONE-	

IV. Secured Claims**1. Real Property Secured Claims**

a. None

b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
BB&T	1st mortgage on house	R	Y	\$767.63	\$0.00	D
Wells Fargo Bank NV NA	2nd mortgage on house	R	Y	\$64.00	\$0.00	D

2. Personal Property Secured Claims

a. None

b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Capital One	2006 Honda	\$8,761.00	Y	*\$0.00	\$78.00	\$170.00	Till
United Consumer	Kirby Vacuum	\$870.00	Y	\$570.00	\$0.00	\$10.00	Till

***910 Claim**

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

- a. None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: June 9, 2016

/s/ Stephen D. Ling

Stephen D. Ling

Attorney for the Debtor

Address: **1515 W. Cornwallis Drive, Suite 101**

Greensboro, NC 27408-6334

Telephone: **336-272-2157**

State Bar No. **05718**

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	CERTIFICATE OF SERVICE
Sharon LaNeise Wilson)	
)	
)	
SS# <u>xxx-xx-3680</u>)	Case No. <u>B-16</u> <u>C13G</u>
)	
Debtor)	

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Anita Jo Kinlaw Troxler
Chapter 13 Trustee
P.O. Box 1720
Greensboro, NC 27402-1720

BB&T
Attn: Bankruptcy Dept.
P.O. Box 1847
Wilson, NC 27894

Capital One Auto Finance
Attn: Bankruptcy Department
7933 Preston Road
Plano, TX 75024

Capital One Bank
Attn: Bankruptcy Dept.
P.O. Box 30285
Salt Lake City, UT 84130-0285

CareCare One/Synchrony Bank
Attn: Bankruptcy Dept.
P.O. Box 965060
Orlando, FL 32896-5060

Carolina NeuroSurgery & Spine
c/o Financial Data Systems
Attn: Managing Agent
1638 Military Cutoff Road
Wilmington, NC 28403

Carolina Nuerosurgery & Spine Associates
225 Baldwin Avenue
Charlotte, NC 28204-3109

Cone Health
Urgent Medical and Family Care
102 Pomona Drive
Greensboro, NC 27407

Employment Security Commission
Tax Dept
P.O. Box 26504
Raleigh, NC 27611-6504

FirstPoint Collection Resources
P.O. Box 26140
Greensboro, NC 27402-6140

Greensboro City Taxes
P.O. Box 3136
Greensboro, NC 27402

Greensboro Specialty Surgery Center
3820 N. Elm Street, Suite 102
Greensboro, NC 27455

Guilford County Tax Dept.
P.O. Box 3328
Greensboro, NC 27402-3328

Internal Revenue Service
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

Moses Cone Memorial Hospital
c/o PMAB LLC
4135 Southstream Boulevard, Suite 400
Charlotte, NC 28217-4636

NC Dept of Revenue
Attn: Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27640-0001

Piedmont Orthopedic
300 West Northwood Street
Greensboro, NC 27401-6111

SAF/Tru Student, Inc.
2500 Broadway
P.O. Box 5720
Helena, MT 59604-5720

Salem Professional
c/o Transworld Systems
2235 Mercury Way Ste 275
Santa Rosa, CA 95407

Terminix Co.
2200 16th Street
Greensboro, NC 27405-5124

United Consumer Financial Services
865 Bassett Road
Westlake, OH 44145

Wells Fargo Bank NV NA
MAC F82535-02F
P.O. Box 10438
Des Moines, IA 50306

Date: June 9, 2016

/s/ Stephen D. Ling

Stephen D. Ling NCSB #05718
Attorney for Debtor
1515 W. Cornwallis Drive, Suite 101
Greensboro, NC 27408-6334
(336)272-2157